

A Nobin Udyokta Project

Vai Vai Varieties and Shoe Store



NU Identified and PP Prepared By:
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Verified by : Md. Nazmul karim/Md. Khalilur
Rahman

Presented by :
Palash Modak

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Palash Modak
Age	:	32
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mather <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Gita Rani Modak
(iii) Father's name	:	Jibon Modak
(iv) GB member's info	:	Branch: Muljan Centre #24(P), Member since : 2012 Existing loan: 15,000 Loanee no.: 1859/1 First loan: Tk. 5000. Outstanding:7,080
Further Information:		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Varieties and Shoe Business
Trade License	:	191
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01717629976
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Fathers has been a member of Grameen Bank Since 2012. At first he took a loan amount of BDT 5000 from Grameen Bank. NU's Brother has been using GB loan in his grocery business. NU's father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Vai Vai Varieties and Shoe Store
Address/ Location	:	Daotia Bazar Sosonda Manikgonj .
Total Investment in BDT	:	4,20,000
Financing	:	Self BDT : 2,20,000 (from existing business) - 53 % Required Investment BDT :2,00,000 (as equity) - 47%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Shop Advance :50,000			
Decoration :20,000			
Goods Items : 1,50,000	2,20,000		
Proposed Stock Items:			
Goods items* : 2,00,000			
Items are attached in next slide		2,00,000	
Total Capital	2,20,000/-	2,00,000/-	4,20,000/-

*Items are attached in next slide

Total items

Present items

Shoes

- Sandal (150) Ladies +gents)----- :30,000
- Shoes (50)----- :15,000
- Cades(20)----- : 10,000
- Burmese Sandal-(250)----- : 17,000

Total =72,000

Cosmetics

- Beauty Cream : 5,000
- Lotion : 5,000
- Soap :5,000
- Gift goods :20,000
- Paste :1,000
- Salt :1,000
- Biscuit :5,000
- Drinks : 5,000
- Oil : 6,000
- Chocolate : 5,000
- Others : 20,000

Total : 1,50,000

Proposed items

Shoes

- Sandal (250) Ladies +gents)----- :50,000
- Shoes (175)----- :25,000
- Cades(500)----- : 20,000
- Burmese Sandal-(350)----- : 25,000

Total :1,20,000

Cosmetics

- Beauty Cream : 8,000
- Paste :5,000
- Salt :2,000
- Biscuit :5,000
- cold drinks :6,000
- Oil :5,000
- Soap :5,000
- Gift :25,000
- lotion : 5,000
- Mehedi :4,000
- Others :10,000

Total :2,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1,500	45,000	5,40,000
<i>Less: Cost of sales</i>	1200	36000	4,32,000
Profit (20%) [A]	300	9000	1,08,000
Income from selling shoes (B)	200	6000	72000
Profit (A+B)	500	15000	1,80,000
<i>Less: Operating Costs</i>			
Electricity bill		450	5,400
Shop Rent		1,000	12,000
Generator bill		150	1,800
Entertainment		100	1,200
Night guard bill		400	4,800
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Others		300	3,600
Non Cash Item:			
Depreciation Expenses		166	2,000
Total Operating Cost (D)		9,966	1,19,592
Net Profit (C-D):		5,034	60,408

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60,000	7,20,000	2500	75,000	9,00,000	2500	75,000	9,00,000
<i>Less: Cost of sales</i>	1600	48000	5,76,000		60000	7,20,000	2000	60,000	7,20,000
Profit (20%) [A]	400	12000	1,44,000	500	15000	1,80,000	500	15000	1,80,000
Income from shoe sales	300	9000	1,08,000	300	9000	1,08,000	400	12000	1,44,000
Profit (A+B)	700	21000	2,52,000	8000	24000	2,88,000	900	27000	3,24,000
<i>Less: Operating Costs</i>									
Electricity bill		450	5,400		450	5,400		450	5,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Generator bill		150	1,800		150	1,800		150	1,800
Entertainment		200	2,400		200	2,400		250	3,000
Mobile bill		500	6,000		600	7,200		600	7,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Night Guard bill		400	4,800		400	4,800		400	4,800
Others		300	3,600		300	3,600		400	4,800
Depreciation Expenses		166	2,000		166	2,000		166	2,000
Total Operating Cost (E)		10,166	1,21,992		10,266	1,23,192		10,416	1,24,992
Net Profit		10,834	1,30,008		13,734	1,64,808		16,584	1,99,008
GT payback			80,000			80,000			80,000
Retained Income:			50,008			84,808			11,9008

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,30,008	1,64,808	1,99,008
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	52,008	1,38,816
	Total Cash Inflow	3,32,008	2,18,816	3,39,824
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	52,008	1,38,816	2,59,824

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing
- Skilled & 10 Years of Experience
- Position of his store beside Highway.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures

















Presented at
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Further Information

Grameen Trust

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Polash Modak

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